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TOWNSEND and TOWNSEND and CREW LLP

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Lynn Holm-Blagg

Application No.: 10/672,596

Filed: September 26, 2003

For: SYSTEMS AND METHODS FOR  
PARTICIPANT CONTROLLED  
COMMUNICATIONS REGARDING  
FINANCIAL ACCOUNTS

Confirmation No. 8648

Examiner: GRAHAM, CLEMENT B.

Technology Center/Art Unit: 3696

APPELLANT'S BRIEF UNDER  
37 CFR §41.37

Mail Stop Appeal Brief  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

Further to the Notice of Appeal mailed on September 25, 2009 for the above-referenced application, Appellant submits this Brief on Appeal.

**TABLE OF CONTENTS**

1. REAL PARTY IN INTEREST .....	3
2. RELATED APPEALS AND INTERFERENCES.....	3
3. STATUS OF CLAIMS .....	3
4. STATUS OF AMENDMENTS .....	3
5. SUMMARY OF CLAIMED SUBJECT MATTER .....	3
6. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL.....	5
7. ARGUMENT.....	6
8. CONCLUSION.....	16
9. CLAIMS APPENDIX.....	17
10. EVIDENCE APPENDIX.....	23
11. RELATED PROCEEDINGS APPENDIX.....	24

### **1. REAL PARTY IN INTEREST**

The real party in interest is First Data Corporation.

### **2. RELATED APPEALS AND INTERFERENCES**

No other appeals or interferences are known which will directly affect, are directly affected by, or have a bearing on the Board decision in this appeal.

### **3. STATUS OF CLAIMS**

Claims 1-20 were originally filed in the application on September 26, 2003. Claims 21-27 were added in the Amendment filed October 5, 2007. Claims 1-27 stand rejected pursuant to a Non-Final Office Action mailed May 28, 2009.

The rejections of claims 1-27 are believed improper and are the subject of this appeal. A copy of the claims as rejected is attached as an Appendix.

Claims 1-27 are pending in the application, and stand rejected.

No claims have been canceled.

No claims have been allowed.

No claims have been withdrawn.

### **4. STATUS OF AMENDMENTS**

All amendments have been entered. No amendments have been filed subsequent to the Office Action mailed May 28, 2009.

### **5. SUMMARY OF CLAIMED SUBJECT MATTER**

The claimed invention provides systems and methods for allowing consumer control of financial account communications sent by the financial institution at which an account is held. (Specification p. 2 lines 13-14). By way of example, a consumer may direct that statements from a financial institution relating to multiple accounts be combined for efficiency. (Specification p. 3 lines 5-14). In another example, a consumer may direct that account communications should be sent by electronic or paper means or both. (Specification p. 12 lines

22-32). In another example, a consumer may direct that account communications contain particular content directed to another recipient of the communications. (Specification p. 3 lines 19-31). The particular content may be directed from one joint account holder to another, but appear in communications from the financial institution. (Specification p. 4 lines 1-21). For example, when a parent and child jointly hold an account, the parent may monitor the child's spending and cause an appropriate message to be printed on the child's account statement, such as an admonishment about a high credit balance. (Specification p. 4 lines 17-19).

Citations to particular portions of the specification for the elements of the independent claims are given below.

a. Independent claim 1

Independent claim 1 recites a system for implementing consumer based communication rules in relation to a financial account. (Abstract, p. 9 lines 9-10). The system comprises a microprocessor based rule engine and a computer readable medium. (p. 5 lines 11-14). The computer readable medium includes instructions executable by the microprocessor based rule engine to receive a trigger that indicates a correspondence associated with the financial account (p. 5 lines 14-16), receive a communication rule from a consumer participant associated with the financial account (p. 5 lines 18-19), incorporate the communication rule into a communication rule set maintained on the computer readable medium (p. 5 lines 21-23), access information associated with the financial account (p. 5 lines 23-24), and apply the communication rule set to the information associated with the financial account (p. 5 lines 24-25). A content of the correspondence is based at least in part on the application of the communication rule set. (p. 2 line 27 – p. 3 line 4).

b. Independent claim 11

Independent claim 11 recites a method for implementing consumer based communication rules in relation to a financial account. (p. 2 lines 3-14). The method comprises receiving an indication of a financial account, wherein the indication identifies a consumer participant associated with the financial account (p. 6 lines 11-13), providing a communication rules interface to the consumer participant over a communication network (p. 6 lines 13-14), receiving a communication rule via the communication rules interface (p. 6 lines 14-15),

receiving a trigger that indicates a correspondence associated with the financial account (p. 6 lines 15-16), accessing information associated with the financial account, and applying the communication rule to the information associated with the financial account (p. 6 lines 16-17), wherein a content of the correspondence is based at least in part on the application of the communication rule (p. 6 lines 17-19).

c. Independent claim 14

Independent claim 14 recites a method for implementing consumer based communication rules in relation to an account group. (p. 7 lines 30-31). The method comprises receiving an indication of an account group, wherein the indication identifies a member of the account group (p. 7 lines 31-32), and wherein the account group includes at least a first financial account and a second financial account (p. 8 lines 3-4). The method also comprises providing a communication rules interface to the member over a communication network, and receiving a communication rule via the communication rules interface. (p. 8 lines 1-3). The method further comprises accessing information associated with the account group, and applying the communication rule to the information associated with the account group. (p. 8 lines 3-5).

d. Independent claim 21

Independent claim 21 recites a method comprising receiving, by a financial institution at which a consumer maintains an account, an indication from the consumer that a communication, from the financial institution and regarding the account, is to include content selected by the consumer. (p. 10 lines 16-23). The method also includes receiving, from the consumer by the financial institution, an indication of what the consumer-selected content is to be. (p. 16 lines 25-26). The method further comprises including the consumer-selected content in the communication, and sending the communication. (p. 10 lines 29-31).

**6. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL**

- I. Whether under 35 U.S.C. § 101 claims 1, 11, 14, and 21 are directed to non-statutory subject matter.

- II. Whether under 35 U.S.C. § 103(a) claims 1-27 are unpatentable over the cited portions of Hilt et al., U.S. Patent 5,465,206 ("Hilt") in view of Remington et al., U.S. Patent 6,070,150 ("Remington").

## **7. ARGUMENT**

### ***I. Rejection Under 35 U.S.C. § 101***

The Office Action rejects claims 1, 11, 14, and 21 under 35 U.S.C. § 101 as being allegedly directed to non-statutory subject matter. Specifically, the Office Action alleges that the claims "are directed to an algorithm", recite such words as "receive", "incorporate", and "access" that are "mere ideas in the abstract", and that the claims "do not produce a useful, concrete, and tangible result."

The rejection is erroneous because it applies the wrong legal standard for compliance with 35 U.S.C. § 101, and because when the proper legal standard is applied, it is clear that the claims are directed to statutory subject matter.

The Court of Appeals for the Federal Circuit recently stated that "the 'useful, concrete and tangible result' inquiry is inadequate" and that "the machine-or-transformation test ... is the proper test to apply." *In re Bilski*, 88 USPQ2d 1385, 1395 (Fed. Cir. 2008). "The machine-or-transformation test is a two-branched inquiry; an applicant may show that a process claim satisfies §101 either by showing that his claim is tied to a particular machine, or by showing that his claim transforms an article." *Id.* at 1396.

Appellant first notes that claim 1 is an apparatus claim, and recites both *a microprocessor based rule engine* and *a computer readable medium*. The *computer readable medium includes instructions executable by the microprocessor based rule engine* to perform particular steps detailed in claim 1. Claim 1 claims a particular machine, which is one of the categories of subject matter specifically named in 35 U.S.C. § 101 as being eligible for patent protection.

Each of claims 11, 14, and 21 recites *a computer implemented method* involving particular steps. Each step of each of these claims recites *a microprocessor based rule engine* that is involved in the performance of each step. Each of these claims is thus "tied to a particular

machine” specially programmed for performance of the claimed methods. *Bilski* at 1396. Claims 11, 14, and 21 thus satisfy the machine-or-transformation test, and these claims are directed to statutory subject matter under 35 U.S.C. § 101.

## **II. Rejection Under 35 U.S.C. § 103(a)**

The Office Action has rejected claims 1-27 under 35 U.S.C. §103(a) as being allegedly unpatentable over the cited portions of Hilt et al., U.S. Patent 5,465,206 ("Hilt") in view of the cited portions of Remington et al., U.S. Patent 6,070,150 ("Remington").

Appellant respectfully submits that the rejection is erroneous because Hilt and Remington, even if combined, do not describe a system wherein a consumer can control the content or distribution of communications about his or her account as Appellant's claims recite.

In general, both Hilt and Remington describe systems and methods for facilitating bill payment by consumers.

In Hilt's system, a bill may be presented to a consumer in the conventional way, but includes a unique and universally recognized biller reference number (BRN). The consumer instructs his or her own bank to pay the bill, providing information from the bill including the BRN. The consumer's bank pays the biller's bank through an existing payments network. (Hilt Abstract, col. 10 line 37 – col. 11 line 8, Fig. 4).

In Remington's system, bills are presented to consumers over an electronic network. The consumer can approve, adjust, or dispute payments, and sends an authorization electronically back to the biller. Actual payment is also performed electronically. (Remington Abstract, col. 5 line 44 – col. 6 line 33, Fig. 3).

Neither Hilt nor Remington is related to consumer-controlled customization of communications from a financial institution to the consumer or another account holder, and thus the references do not support the rejections of Appellant's claims.

### Claims 1-10 and 26

Claim 1 recites

1. *A system for implementing **consumer based communication rules** in relation to a financial account, the system comprising:*

*a microprocessor based rule engine; and  
a computer readable medium, wherein the computer readable medium  
includes instructions executable by the microprocessor based rule  
engine to:*  
*receive a trigger, wherein the trigger indicates a  
correspondence associated with the financial account;  
receive a communication rule from a consumer participant  
associated with the financial account;  
incorporate the communication rule into a communication  
rule set maintained on the computer readable medium;  
access information associated with the financial account;  
apply the communication rule set to the information  
associated with the financial account, wherein a content  
of the correspondence is based at least in part on the  
application of the communication rule set.*

The Office Action first alleges that Hilt “discloses a system for implementing consumer based communication rules in relation to a financial account”. (Office Action p. 2). In support of the rejection, the Office Action cites Figure 9, column 18 lines 29-65, column 21 lines 1-56, and column 10 lines 1-62 of Hilt as allegedly disclosing several elements of Appellant’s claims, apparently including *consumer based communication rules*. (Office Action p. 3). None of the cited passages supports the rejection. Figure 9 and the passage from Hilt’s column 18 describe the process of enrolling a biller in Hilt’s system. The passage from column 21 describes a bill payment order sent from the consumer to the consumer’s bank (not from the bank to the consumer), and then describes how the various other entities involved in a payment cooperate. The passage from column 10 also describes enrollment in the system, and provides a summary description of Hilt’s invention.

None of the cited passages, nor any other part of Hilt, makes any indication that the consumer can control the content of communications from the consumer’s bank to the consumer or another account holder. Hilt does mention in several places (not cited by the Office Action) that a statement is sent to the consumer from the consumer’s bank, but makes no indication that the consumer can customize the statement through a consumer-specified rule.

The Office Action admits that Hilt does not teach the *receive*, *incorporate*, *access* and *apply* elements of claim 1, and relies on Remington to supply them, citing column 13 lines



10-59 and column 14 lines 23-57 of Remington. (Office Action p.3 ). Again, the cited passages do not support the rejection. The passage from Remington's column 13 indicates that "the consumer is in direct control of the amount to be paid and the payment date ... as well as which account they wish to use to pay the bill...." (Remington col. 13 lines 33-36). The passage from column 14 describes how the payment authorization is returned to the biller.

Neither of the cited passages, nor any other part of Remington, makes any indication that the consumer can provide a rule governing the handling or content of communication from a financial institution to the consumer or another account holder. Accordingly, Remington does not teach the *receive, incorporate, access and apply* elements of claim 1, all of which relate to a *communication rule received from a consumer participant associated with the financial account*, and the application of the rule to correspondence sent from a financial institution to the consumer, *wherein a content of the correspondence is based at least in part on the application of the communication rule set*.

Hilt and Remington, even in combination, do not teach the elements of Appellant's claim 1, and claim 1 is believed allowable over Hilt and Remington for at least this reason. Claims 2-10 and 26 depend from claim 1 and add further limitations, and are therefore also believed allowable, at least by virtue of their dependence from an allowable base claim.

In addition, at least some of the dependent claims recite elements not found in Hilt or Remington, and are believed allowable for additional reasons. The Office Action relies on Hilt to teach all of the elements of dependent claims 2-10 and 26, citing essentially the same portions of Hilt as were cited in relation to claim 1. (Office Action pp. 3-4 and 9).

Hilt does not teach the elements of at least some of the dependent claims. Merely by way of non-limiting example, claims 2, 3, 4, and 8 relate to an *account group*. As is explained further below with respect to claim 14, Hilt does not describe an *account group*, and claims 2, 3, 4, and 8 are believed allowable for at least this additional reason.

In another example, claim 6 recites the system of claim 1, *wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, and wherein the*

*instructions are further executable by the microprocessor based rule engine to:*

*provide an output directed to the second participant, wherein the output includes the correspondence;*  
*provide a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and*  
*incorporate the canned message into the output.*

As is explained in Appellant's specification, a participant may be "an account owner, an account custodian, or someone authorized thereby." (Specification paragraph [0016]). Claim 6 thus recites a system in which one participant can select a canned message to be incorporated into a communication from the financial institution to another participant. Neither the passages of Hilt cited by the Office Action or any other part of Hilt describes anything of this sort.

In another example, claim 7 recites the system of claim 1  
*wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, wherein the communication rule includes a message provided by the first participant, and wherein the instructions are further executable by the microprocessor based rule engine to:*

*provide an output directed to the second participant, wherein the output includes the message provided by the first participant.*

Claim 7 thus recites a system in which one participant can provide a message to be included into a communication from the financial institution to another participant. Neither the passages of Hilt cited by the Office Action or any other part of Hilt describes a system as recited in claim 7.

In another example, claim 26 recites that *the communication rule directs the merging of multiple communications*. Neither the passages of Hilt cited by the Office Action or any other part of Hilt describes this element.

Claims 11-13 and 27

Claim 11 recites

11. *A computer-implemented method for implementing **consumer based communication rules** in relation to a financial account, the method comprising:*
- receiving, at a microprocessor based rule engine, an indication of a financial account, wherein the indication identifies a consumer participant associated with the financial account;*
  - providing, by the microprocessor based rule engine, a communication rules interface to the consumer participant over a communication network;***
  - receiving, at the microprocessor based rule engine, **a communication rule via the communication rules interface;***
  - receiving, at the microprocessor based rule engine, a trigger, wherein the trigger indicates a correspondence associated with the financial account;*
  - accessing, by the microprocessor based rule engine, information associated with the financial account; and*
  - applying, by the microprocessor based rule engine, the communication rule to the information associated with the financial account, wherein a content of the correspondence is based at least in part on the application of the communication rule.***

In support of the rejection, the Office Action cites the same sections of Hilt and Remington as were cited in the rejection of claim 1, and much of the argument given above for the patentability of claim 1 applies to claim 11 as well.

The Office Action relies on Hilt to teach *consumer based communication rules*, and *providing ... a communication rules interface to the consumer participant over a communication network*. (Office Action p. 5). The cited portions of Hilt do not describe any *communication rules interface* provided to the consumer participant over a *communication network*. The passage from column 18 of Hilt does mention “payment network rules”, but these are rules governing the interaction of institutions using the payment network. They are not communications rules received from a consumer participant via any *communication rules interface* provided to the consumer participant, and they are not rules relating to communications from a financial institution to consumers.

The Office Action admits that Hilt does not teach the last three steps of claim 11, and relies on Remington to supply them, citing the same passages of Remington as were cited in

relation to claim 1. (Office Action p. 5). As before, Remington does not support the rejection. For example, no part of Remington teaches applying a communication rule received from a consumer to a correspondence from a financial institution, *wherein a content of the correspondence is based at least in part on the application of the communication rule.*

Hilt and Remington, even in combination, do not teach the elements of Appellant's claim 11, and claim 11 is believed allowable over Hilt and Remington for at least this reason. Claims 12, 13, and 27 depend from claim 11 and add further limitations, and are therefore also believed allowable, at least by virtue of their dependence from an allowable base claim.

In addition, at least some of these dependent claims recite elements not found in Hilt or Remington, and are believed allowable for additional reasons. The Office Action relies on Hilt to teach all of the elements of dependent claims 12, 13, and 27, citing essentially the same portions of Hilt as were cited in relation to claim 11. (Office Action pp. 6 and 9-10).

For example, claim 12 recites a method in which one account participant can arrange for a selected one of *a set of canned messages* to be included in a communication from the financial institution to another account participant. Claim 13 recites a method in which a communication rule provided by the participant *includes a message provided by the participant, and an output directed to the participant ... includes the message provided by the participant.* Claim 27 recites a method in which *the communication rule directs the merging of multiple communications.* Neither the cited portion nor any other part of Hilt teaches these elements.

Claims 14-20

Claim 14 recites

14. *A computer-implemented method for implementing **consumer based communication rules** in relation to an account group, the method comprising:*

*receiving, at a microprocessor based rule engine, an indication of an **account group**, wherein the indication identifies a member of the account group, and wherein the account group includes at least a first financial account and a second financial account;*  
*providing, by the microprocessor based rule engine, a **communication rules interface to the member over a communication network;***

*receiving, at the microprocessor based rule engine, a communication rule via the communication rules interface;*  
*accessing, by the microprocessor based rule engine, information associated with the account group; and*  
*applying, by the microprocessor based rule engine, the communication rule to the information associated with the account group.*

The method of claim 14 relates to an *account group*. For the purposes of this application an *account group* is a group of two or more financial accounts associated with each other. (Specification paragraph [0035]). A *member of the account group* is a person connected in some way with one or more of the accounts in the *account group*. Appellant's specification paragraph [0043] gives some example grouping scenarios.

In support of the rejection, the Office Action cites the same sections of Hilt as were cited in the rejections of claims 1 and 11, and much of the arguments given above for the patentability of claims 1 and 11 applies to claim 14 as well.

The Office Action relies on Hilt to teach *receiving ... an indication of an account group, wherein the indication identifies a member of the account group, and wherein the account group includes at least a first financial account and a second financial account*. (Office Action pp. 6-7). Hilt does not describe an *account group*, or a *member of an account group*, and therefore cannot describe any of the claim elements relating to an *account group* or a *member of an account group*. All of the elements of claim 14 relate to an *account group* or a *member of an account group* or to both.

The Office Action also relies on Hilt to teach *providing ... a communication rules interface to the member over a communication network*. As is explained above with respect to claims 1 and 11, Hilt fails to do so.

The Office Action admits that Hilt does not teach the last three elements of claim 14, and relies on Remington to supply them. However, as has been previously explained, these steps relate to the user control of communications from a financial institution. Remington does not teach this capability.

Hilt and Remington, even in combination, do not teach the elements of Appellant's claim 14, and claim 14 is believed allowable over Hilt and Remington for at least

this reason. Claims 15-20 depend from claim 14 and add further limitations, and are therefore also believed allowable, at least by virtue of their dependence from an allowable base claim.

In addition, at least some of these dependent claims recite elements not found in Hilt or Remington, and are believed allowable for additional reasons. The Office Action relies on Hilt to teach all of the elements of dependent claims 15-20, citing essentially the same portions of Hilt as were cited in relation to claim 14. (Office Action pp. 7-8).

For example, at least claims 15 and 17-20 also relate to an *account group*. Neither Hilt nor Remington describes an *account group*.

In another example, claim 17 recites  
*wherein at least a **first member** and a **second member** are associated with the account group, wherein the communication rule is received from the first member, wherein the output is directed to the second member, and wherein the method further comprises:*  
*providing, by the microprocessor based rule engine, a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and*  
*incorporating, by the microprocessor based rule engine, the one of the canned message into the output.*

Neither Hilt nor Remington nor their combination describes the capability for a member to direct that one of *a set of canned messages* is to be incorporated into an *output ... directed to [a] second member*.

#### Claims 21-25

Claim 21 recites

21. *A computer-implemented method, comprising:*  
*receiving, by a microprocessor based rule engine at a financial institution at which a consumer maintains an account, an indication from the consumer that a communication, from the financial institution and regarding the account, is to include content selected by the consumer;*  
*receiving, from the consumer by the microprocessor based rule engine at the financial institution, an indication of what the consumer-selected content is to be;*  
*including, by the microprocessor based rule engine, the consumer-selected content in the communication; and*  
*sending, by the microprocessor based rule engine, the communication.*

In support of the rejection, the Office Action cites essentially the same portions of Hilt and Remington as were cited with regard to claims 1, 11, and 14, and much of the argument given above for the patentability of claims 1, 11, and 14 applies to claim 21 as well. The conclusory statements of the Office Action notwithstanding, Hilt and Remington, even in combination, simply do not teach a method in which a consumer can select content to be included in a communication from a financial account in relation to an account maintained by the consumer. Claim 21 is therefore believed allowable over Hilt and Remington. Claims 22-25 depend from claim 21 and add further limitations, and are therefore also believed allowable for at least this reason.

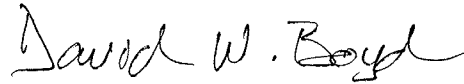
In addition, at least some of claims 22-25 recite elements also not found in Hilt or Remington, and are believed allowable for additional reasons.

For example, claim 22 recites that *the indication of what the consumer-selected content is to be comprises a selection by the consumer of a message from a set of canned messages*. Claim 23 recites that *the indication of what the consumer-selected content is to be comprises composition by the consumer of the consumer-selected content*. Claim 24 recites that *the consumer is one of at least two joint holders of the account, and ... the consumer-selected content is directed from one joint holder to at least one other joint holder*. Claim 25 recites that *the consumer is a member of an account group, and ... the communication is sent to at least one other member of the account group*. Neither Hilt nor Remington nor their combination teaches these elements.

**8. CONCLUSION**

For these reasons, it is respectfully submitted that the rejection should be reversed.

Respectfully submitted,

A handwritten signature in cursive script that reads "David W. Boyd".

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## **9. CLAIMS APPENDIX**

1. A system for implementing consumer based communication rules in relation to a financial account, the system comprising:
  - a microprocessor based rule engine; and
  - a computer readable medium, wherein the computer readable medium includes instructions executable by the microprocessor based rule engine to:
    - receive a trigger, wherein the trigger indicates a correspondence associated with the financial account;
    - receive a communication rule from a consumer participant associated with the financial account;
    - incorporate the communication rule into a communication rule set maintained on the computer readable medium;
    - access information associated with the financial account;
    - apply the communication rule set to the information associated with the financial account, wherein a content of the correspondence is based at least in part on the application of the communication rule set.
2. The system of claim 1, wherein the financial account is part of an account group, wherein the communication rule is directed to a set of financial accounts from the account group, wherein the set of financial accounts is selected from a group consisting of: all accounts within the account group, a subset of accounts within the account group, and a single account within the account group.
3. The system of claim 2, wherein the instructions are further executable by the microprocessor based rule engine to:
  - provide an output directed to one or more members associated with the account group, wherein the output includes the correspondence.
4. The system of claim 3, wherein the output is an electronic communication.

5. The system of claim 3, wherein the output is selected from a group consisting of: a paper letter, an insert, a presentation instrument carrier, and a message placed on a statement.

6. The system of claim 1, wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, and wherein the instructions are further executable by the microprocessor based rule engine to:

provide an output directed to the second participant, wherein the output includes the correspondence;

provide a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and

incorporate the canned message into the output.

7. The system of claim 1, wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, wherein the communication rule includes a message provided by the first participant, and wherein the instructions are further executable by the microprocessor based rule engine to:

provide an output directed to the second participant, wherein the output includes the message provided by the first participant.

8. The system of claim 7, wherein the first participant is a senior party in an account group, wherein the second participant is a junior party in the account group, and wherein the financial account is part of the account group.

9. The system of claim 1, wherein the communication rule indicates a communication preference.

10. The system of claim 9, wherein the communication preference is selected from a group consisting of: a graphical presentation, a textual presentation, a summarized presentation, a multi-account presentation, and a message priority.

11. A computer-implemented method for implementing consumer based communication rules in relation to a financial account, the method comprising:

receiving, at a microprocessor based rule engine, an indication of a financial account, wherein the indication identifies a consumer participant associated with the financial account;

providing, by the microprocessor based rule engine, a communication rules interface to the consumer participant over a communication network;

receiving, at the microprocessor based rule engine, a communication rule via the communication rules interface;

receiving, at the microprocessor based rule engine, a trigger, wherein the trigger indicates a correspondence associated with the financial account;

accessing, by the microprocessor based rule engine, information associated with the financial account; and

applying, by the microprocessor based rule engine, the communication rule to the information associated with the financial account, wherein a content of the correspondence is based at least in part on the application of the communication rule.

12. The method of claim 11, wherein the participant is a first participant, wherein at least a second participant is also associated with the financial account, wherein the communication rule is received from the first participant, and wherein the method further comprises:

providing, by the microprocessor based rule engine, an output directed to the second participant, wherein the output includes the correspondence;

providing, by the microprocessor based rule engine, a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and

incorporating, by the microprocessor based rule engine, the canned message into the output.

13. The method of claim 11, wherein the communication rule includes a message provided by the participant, and wherein the method further comprises:

providing, by the microprocessor based rule engine, an output directed to the participant, wherein the output includes the message provided by the participant.

14. A computer-implemented method for implementing consumer based communication rules in relation to an account group, the method comprising:

receiving, at a microprocessor based rule engine, an indication of an account group, wherein the indication identifies a member of the account group, and wherein the account group includes at least a first financial account and a second financial account;

providing, by the microprocessor based rule engine, a communication rules interface to the member over a communication network;

receiving, at the microprocessor based rule engine, a communication rule via the communication rules interface;

accessing, by the microprocessor based rule engine, information associated with the account group; and

applying, by the microprocessor based rule engine, the communication rule to the information associated with the account group.

15. The method of claim 14, wherein the method further includes generating, by the microprocessor based rule engine, an output directed to one or more members associated with the account group, wherein the output is based at least in part on the application of the communication rule to the information associated with the first financial account and the information associated with the second financial account.

16. The method of claim 15, wherein the output is selected from a group consisting of: an electronic communication, and a paper communication.

17. The method of claim 15, wherein at least a first member and a second member are associated with the account group, wherein the communication rule is received from the first member, wherein the output is directed to the second member, and wherein the method further comprises:

providing, by the microprocessor based rule engine, a set of canned messages, wherein the communication rule indicates one of the set of canned messages; and  
incorporating, by the microprocessor based rule engine, the one of the canned message into the output.

18. The method of claim 17, wherein the combination of the first member and the second member is selected from a group consisting of: a combination where the first member is a senior party and the second member is a junior party, a combination where the first member is a junior member and the second member is a senior member, and a combination where the first member and the second member are of equal status.

19. The method of claim 14, wherein the first financial account is a liability account, and wherein the second financial account is an asset account.

20. The method of claim 14 wherein the communication rule directs production of a comprehensive report about the account group.

21. A computer-implemented method, comprising:  
receiving, by a microprocessor based rule engine at a financial institution at which a consumer maintains an account, an indication from the consumer that a communication, from the financial institution and regarding the account, is to include content selected by the consumer;

receiving, from the consumer by the microprocessor based rule engine at the financial institution, an indication of what the consumer-selected content is to be;

including, by the microprocessor based rule engine, the consumer-selected content in the communication; and

sending, by the microprocessor based rule engine, the communication.

22. The method of claim 21, wherein the indication of what the consumer-selected content is to be comprises a selection by the consumer of a message from a set of canned messages.

23. The method of claim 21, wherein the indication of what the consumer-selected content is to be comprises composition by the consumer of the consumer-selected content.

24. The method of claim 21, wherein the consumer is one of at least two joint holders of the account, and wherein the consumer-selected content is directed from one joint holder to at least one other joint holder.

25. The method of claim 21, wherein the consumer is a member of an account group, and wherein the communication is sent to at least one other member of the account group.

26. The system of claim 1, wherein the communication rule directs the merging of multiple communications.

27. The method of claim 11, wherein the communication rule directs the merging of multiple communications.

**10. EVIDENCE APPENDIX**

None.

**11. RELATED PROCEEDINGS APPENDIX**

None.